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|-------------------------------|---------------------------|------------------|
| <b>Notice of Allowability</b> | Application No.           | Applicant(s)     |
|                               | 09/387,764                | GANESAN ET AL.   |
|                               | Examiner<br>Nga B. Nguyen | Art Unit<br>3692 |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to the communication filed on October 1, 2007.
2.  The allowed claim(s) is/are 29-50 and 52.
3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All
  - b)  Some\*
  - c)  None
  1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5.  CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

#### Attachment(s)

- |   |   |
|---|---|
| <ol style="list-style-type: none"> <li>1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)</li> <li>2. <input type="checkbox"/> Notice of Draftperson's Patent Drawing Review (PTO-948)</li> <li>3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br/>Paper No./Mail Date _____</li> <li>4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br/>of Biological Material</li> </ol> | <ol style="list-style-type: none"> <li>5. <input type="checkbox"/> Notice of Informal Patent Application</li> <li>6. <input type="checkbox"/> Interview Summary (PTO-413),<br/>Paper No./Mail Date _____</li> <li>7. <input type="checkbox"/> Examiner's Amendment/Comment</li> <li>8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance</li> <li>9. <input type="checkbox"/> Other _____.</li> </ol> |
|---|---|

### DETAILED ACTION

1. This Office Action is the answer to the Amendment filed on October 1, 2007, which paper has been placed of record in the file.
2. Claims **29-50** and **52** are pending in this application.

#### ***Allowable Subject Matter/Reasons for Allowance***

3. Claims **29, 37, 48** and **52** are allowed over the prior arts cited records.

The closest prior arts are:

1) Kitchen (US 6,289,322) discloses the electronic bill processing systems and methods for presenting billing information, including receiving billing information associated with a plurality of different billers, different portions of which represent bills for different payers. Kitchen teaches the payers requesting current billing information, which in response thereto the bill presentment information corresponding to the requested billing information is transmitted to the requesting payer. Kitchen does not address the situation of a payer disputing a bill nor the determination of a revised bill amount.

2) Dent (US 6,128,603) discloses a consumer-based bill management and payment system that allows a biller to distribute billing statements via a service center (see column 4, lines 40-44). Dent also enables a consumer to dispute an item in an electronic billing statement 110, which is also referred to in Dent as the bill UI 110. Dent teaches in column 10, line 42, column 11, line 42 that a consumer can dispute an item

listed in the bill UI 110 by clicking on an appropriate column cell identifying a prearranged dispute reason for non-payment or partial payment of the disputed item. While the bill UI 110 is designed to automatically adjust the amount paid column 116 so the amount paid by the customer reflects the disputed amount, the amount due column 14 is static and does not change (see column 11, lines 1-3). Thus, the biller in Dent does not determine a revised bill amount (i.e., the amount due column). Instead, it is the customer in Dent that determines a revised paid amount (i.e., the amount paid column) without biller approval or review of the disputed amount.

Therefore, it is clear from the description of Kitchen's and Dent's inventions that the prior arts do not consider the possibility of: a first network station associated with a biller that is configured to (iii) transmit, to the second network station in response to the received disputation, a revised amount of the available bill and a selectable payment indicator, as included in claim 29; determining a revised amount of the available bill at the first network location in response to the received disputation and transmitting the revised amount of the available bill and a selectable payment indicator to the second network location, as included in claim 37; a processor configured to (iii) direct the at least one network interface to transmit, to the first user in response to the received disputation, a revised amount of the available bill and a selectable payment indicator, as included in claim 48; means for determining a revised amount of the available bill in response to the received disputation and means for transmitting the revised amount of the available bill and a selectable payment indicator to the user, as included in claim 52.

4. Claims (30-36), (38-47) and (49-50), are allowed because they are dependent claims of the allowable independent claims 29, 37 and 48 above, in that order.

***Conclusion***

5. Claims **29-50** and **52** are allowed.
6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

7. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks  
P.O. Box 1450  
Alexandria VA, 22131-1450

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

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(571) 273-6796 (for informal or draft communication, please label  
"PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox Building, 501 Dulany  
Street, Alexandria, VA, First Floor (Receptionist).

*Nga Nguyen*

NGA NGUYEN  
PRIMARY EXAMINER

December 7, 2007